



**THE NEW ENGLAND ANNUAL
CONFERENCE OF
THE UNITED METHODIST CHURCH**

Insurance and Risk Management Program

Effective August 1, 2018



Fred C. Church
INSURANCE

An **Assurex** Global Partner

Dear Church Leader:

Fred C. Church Insurance and Church Mutual Insurance Company are proud to have been chosen by The New England Conference for the Conference Unit Insurance Plan. This edition of our booklet details the Insurance Plan as of August 1, 2018. It has been updated to include the enhancements we have made, and still includes all the basics about your insurance program.

We understand the value your property and other financial assets have as part of the mission of your church. As pastors and trustees, you have played a key role in the important responsibility of protecting those assets. Through safety awareness, ongoing property maintenance, and good communication to your congregation, you can continue to help manage the risks of financial loss.

We want to renew the commitment we made in 1998 – to support and focus your local risk management efforts as much as possible.

To do that, we will continue to:

- **Respond** to your questions and concerns – quickly, honestly, pleasantly and helpfully.
- **Resolve** your insurance claims – fairly, sensitively and responsively.
- **Communicate** with you regularly – to coordinate and facilitate your risk control efforts.
- **Educate** your trustees, your employees and your congregation about risk prevention.

Finally, we will keep working hard to provide you with the broadest coverage, most competitive premiums, and best service we can. Your Conference chose Church Mutual and Fred C. Church because of the strength of our program in all three of these areas. Both of our organizations appreciate that choice, and we look forward to the opportunity of continuing our relationship.

Chris Duble
Chief Executive Officer
Fred C. Church Insurance

How To Reach Us

Fred C. Church 800-225-1865 (Telephone)

978-454-1865 (Facsimile)

Chris Duble Account Executive & Office: Extension 7225
Chief Executive Officer Home: 978-352-8846
Cell: 978-790-6344
e-mail: cduble@fredchurch.com

Patty Smith Commercial Senior Account Manager Office: Extension 7217
UMC Service Team Leader e-mail: psmith@fredchurch.com

Wendy Radwan Commercial Account Manager Office: Extension 7167
UMC Service Team Member e-mail: wradwan@fredchurch.com

Deanna Bullock Commercial Claims Manager Office: Extension 7242
e-mail: dbullock@fredchurch.com

Claims & Losses

What to Do Immediately

Your first response to any real or potential loss – property damage, personal injury, criminal act, etc. – should be to minimize further loss (e.g. call the Fire Department, secure endangered valuables). Using common sense and whatever resources are available immediately - do whatever you can to stabilize the situation and prevent more damage.

Should the incident involve personal injury or damage to someone else's property, get as much information as possible right away. You should at least get their name, address, telephone number, and their description of what happened; ideally you should get similar information from one or more witnesses.

Then, and as soon as possible, you should notify us.

Who To Notify

Please report any Property Damage or Liability Injury claim – regardless of location, type or size – to Fred C. Church's Claims Reporting Unit:

- Normal Business Hours: 800-225-1865 extension 7242, Deanna Bullock
- After Hours and Weekends: 800-225-1865 our answering service will contact us for you

All claims – even *potential* losses such as the threat of a lawsuit – should be reported directly to Fred C. Church. Please remember that your property deductible is \$1000 – there is no need to report those losses, which do not and will not exceed the deductible. Church Mutual's claims team has a dedicated staff for the churches of the New England Conference; a member of this claims team can be reached 24-hours every day. In the event you need to contact Church Mutual directly after normal business hours call: 800-554-2642.

Injured Employees Workers Compensation call the Nurse Hotline 844-322-4662 before seeking medical attention. If afterwards, call Church Mutual 800-554-2642

Please report any actual or potential claim regarding Trustees and Officers Liability as soon as possible to:

1. William Burnside, II, Treasurer &
Director of Administrative Services
New England Conference 978-682-8055 extension 110
2. Chris Duble, Chief Executive Officer
Fred C. Church Insurance 800-225-1865 extension 7225

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Coverage

The following pages are a brief summary of your insurance program which in no way changes the actual terms and conditions of the policy. The policies are a group program for the United Methodist Churches, there are no individual policies for each church. For specific questions or determinations of coverage in unique situations, you should refer to the policies themselves or call Fred C. Church at 800-225-1865 (Chris Duble at extension 7225, Patty Smith at extension 7217, or Wendy Radwan at extension 7167).

General Policy Information

Policy Number	Insurer	Policy Term	Coverages
0261250-02-138573	Church Mutual	August 1, 2018 - 2019	Property Crime, Cyber General Liability
0261250-09-138574	Church Mutual	August 1, 2018 - 2019	Automobile
0261250-81-138575	Church Mutual	August 1, 2018 - 2019	Umbrella Liability
0261250-07-076071	Church Mutual	January 1, 2018-2019	Workers Compensation
EPP4031462	Great American	August 1, 2018 - 2019	Trustees & Officers Liability
PHFD37540304	ACE, USA	August 1, 2018 - 2019	International Liability
76427031	Chubb Group	August 1, 2018 - 2019	Boiler, Machinery & Equipment Breakdown
CPP100042001	Fair American Insurance Co.	August 1, 2018- 2019	Excess Flood and Earthquake

New England Conference Unit Insurance Plan is compliant with the Book of Discipline

Your current coverage through the New England Conference insurance program fully satisfies all the minimum coverage requirements required by the new *Discipline* language. With the support of your Conference Insurance Committee, our insurance brokers – Patty Smith and Chris Duble at Fred C. Church Insurance - will continue to actively monitor both our Insurance program and *Discipline* requirements to make sure the coverage meets or exceeds that which is required at all times.

Additional copies of this Program Booklet

Can be obtained from the NE Conference website:

<http://www.neumc.org/propertyworkerscompensationinsurance>

Or, contact the Fred C. Church office.

How to Request Boiler Inspections

You can call us and we will coordinate with a representative from Chubb to contact you to arrange an inspection. For many states, there is an additional cost charged to you by the State for the certificate for your boiler. Certificates are no longer allowed to be issued by the insurance carrier.

Property Insurance

1. Property Covered

Owned buildings (including parsonages and church-related property), includes windows (and stained glass), air conditioners / window units, permanently installed fixtures, machinery, equipment, appliances, sound amplification equipment, organs, outdoor fixtures and outdoor signs.

Church-owned "personal property", includes items such as movable furniture, computers, supplies, personal property of others in your care, custody or control, while in or adjacent to the insured buildings; and business property owned by pastors.

2. Deductibles

\$1,000 per occurrence deductible will apply to all property claims except:

\$25,000 per occurrence – Earthquake

1% of property value per occurrence – Wind or Hail Damage for specific coastal locations only, subject to a minimum of \$10,000.

3. Limits

Your location blanket limit is the combined total of all of your building and contents values.

Specific sub limits (the most that will be paid on a claim) will apply to the following coverages:

Newly Constructed or Acquired Property for 180 days	\$2,000,000
Earthquake	\$10,000,000
Flood	\$25,000
New Construction; Builders Risk Coverage	Need to report to us
Building Ordinance, Undamaged Portion of Bldg	\$1,000,000
Building Ordinance, Demolition Cost	\$1,000,000
Building Ordinance, Increased Cost of Construction	\$1,000,000
Extra Expense/Loss of Income	\$250,000
Pollution Clean-up and Removal	\$10,000
Property at Other Locations, 180 days	\$25,000
Accounts Receivable	\$50,000
Debris Removal	25% of the loss amount plus \$25,000
Valuable Papers and Records	\$25,000
Outdoor Plants, \$2,500 per item	\$25,000
Fine Arts	\$25,000 any one occurrence
Fire Department Service Charge	\$50,000
Lock Replacement	\$10,000
Business Property of Pastors	\$25,000
Personal Effects & Property of Others	\$25,000
Back up of Sewers & Drains	Location Blanket Limit
Back up of Sewers & Drains, some Coastal Locations	\$15,000
Seepage of Water, except for some Coastal Locations	\$15,000
Arson Reward	\$20,000
Mold, only if resulting from a covered claim	\$50,000
Fences, statuary and other outdoor structures	\$25,000
Vacancy Restriction	60 days
Refrigerated Food Spoilage from off premises power failure	\$10,000
Personal Tools & Equipment of others used for work on premises	\$5,000
Catastrophe Flood Coverage group annual limit	\$3,000,000

Flood Coverage, inside FEMA High Hazard Zones

High Hazard FEMA Flood Zones such as A, V & D:

Catastrophe flood coverage provided over a \$250,000 deductible at these locations.

Additional Flood Coverage may be obtained through Fred C. Church for locations in high hazard zones through the National Flood Insurance Program. To determine what Flood Zone your church property is in, you should contact your local town or city hall; if unsuccessful, call us at Fred C. Church.

4 Claims Settlement Basis

Replacement / reconstruction cost is the basis for valuation of property losses. This means that your damaged or destroyed property will be covered at the full cost of repair or replacement with new property of like kind and quality, subject to a limit of your combined building and contents (blanket limit) for all of your locations. If you do not repair or replace, then your claim settlement is based on Actual Cash Value (replacement cost less depreciation)

Boiler, Machinery & Equipment Breakdown

<u>Coverage</u>	<u>Limit</u>
Property Damage	\$25,000,000
Extra Expense/Business Income	Included
Water Damage	Included
Hazardous Substances	\$50,000
Perishable Goods	\$100,000
<i>Deductible \$1,000</i>	

Crime Insurance

<u>Coverage</u>	<u>Limit</u>
Employee / Volunteer Dishonesty, no deductible	\$100,000
Depositors Forgery, no deductible	\$30,000
Money & Securities, \$1,000 deductible	\$30,000
<i>This limit is doubled for Easter, Thanksgiving and Christmas holidays</i>	

Cyber Insurance

<u>Coverage</u>	<u>Limit</u>
Cyber Liability and Data Breach Response Deductible \$2,500	\$50,000
Sub limits for Regulatory Defense, Penalties, Fines, Extortion, and Data Protection Deductible \$2,500	\$10,000
Business Interruption Deductible \$5,000 and 12 hour waiting period	\$10,000
Privacy Breach Response Services, Computer Expert Services, Legal Services Public Relations and Crisis Management Expenses Deductible \$2,500	\$25,000
Notified Individuals Aggregate Limit Deductible 100 Notified Individuals	5,000 Individuals

General Liability

1. Who Is Insured?

The New England Conference, district offices, camps, the retreat center, and local churches as well as their employees, trustees and volunteer workers.

2. Limits of Liability

- Bodily Injury and Property Damage \$1,000,000 each occurrence
- Personal & Advertising Injury \$1,000,000 any one person or organization
- Property Damage Legal Liability of \$300,000 each occurrence
- Medical Payments up to \$15,000 per person
- The policy is subject to an aggregate limit of \$3,000,000, per policy year, for each location.

3. Coverage Notes

- *Sexual misconduct* - \$5,000,000 limit
Coverage for the acts of employees, volunteers, officers, and trustees.
- Coverage applies to *church-controlled, licensed on-site day care* or childcare, if you have advised us of this exposure. Please be sure to notify your Fred C. Church team if you have a licensed day care or childcare operation (this does not include childcare during church services, which is covered automatically).
- *Pastoral Professional Liability* is covered for Pastors and other employed Counselors.
- *Teacher's Liability*, including coverage for corporal punishment, is provided for employees and volunteers.
- *Legal Defense* – \$5,000 each claim / \$15,000 aggregate

Provides coverage for defense costs incurred as a result of litigation not covered by other liability policies. Examples include suits and hearings for contract disputes, discrimination, environmental issues, or title disputes over property ownership.

- *Catastrophic Violence Response Coverage* - \$50,000 Per Person / \$300,000 per incident

Provides immediate financial assistance, without regard to fault or negligence, for medical and funeral expenses; lost wages; and costs of counseling, security, or public relations associated with a qualifying violent incident.

Automobile

1. Non-Owned and Rented Vehicles

Liability coverage is provided for vehicles not owned by the church but used for church purposes. Covered insureds include the church itself, pastors and other employees, trustees and volunteers – all as drivers or owners of the vehicles. This coverage limit of \$1,000,000 is excess over any personal automobile policy.

2. Owned Vehicles

Coverage is provided for vehicles owned by the Conference and sited at the camps or retreat center for both liability and physical damage. Limits of liability and deductibles are as follows:

Coverage	Limit of Liability	Deductible
Bodily Injury/Property Damage Liability	\$1,000,000 per accident	-
Medical Payments	\$5,000 per person	-
No Fault	Per state regulations	-
Uninsured/Underinsured Motorists	\$1,000,000 per accident	-
Comprehensive	Actual Cash Value	\$100
Collision	Actual Cash Value	\$250
Physical Damage – Short Term Rented Vehicles	\$100,000	\$250

3. New Vehicles

New vehicles are not automatically covered – please let Fred C. Church know ahead of time if you plan to change vehicles or acquire a new one.

4. Church-Owned Vehicles

The current program also can cover vehicles owned by local churches. Coverage is available through Church Mutual – please contact Fred C. Church staff.

Umbrella Liability

Coverage will apply in excess of Church Mutual's primary policies for General Liability, Automobile Liability, and Employer's Liability. It does not apply in excess of the Trustees & Officers Liability policy.

Limit of Liability: \$10,000,000.

Major Exclusions: Employment Practices Liability (covered elsewhere),
Sexual Misconduct / Sexual Molestation (covered elsewhere)

Workers' Compensation

Statutory coverage is provided in all six New England states on Church Mutual's policy. Covered individuals include pastors and all other employees of local churches, camps, the retreat center, District offices, and the Conference office.

Trustees & Officers Liability

1. Covered Causes of Loss

Coverage is provided for all wrongful acts as defined by the policy alleged against any insured. Examples include employment-related acts (discrimination, sexual harassment, wrongful termination) as well as some other lawsuits alleging financial damages. Legal defense costs as well as the amount of any settlement or award are covered up to the limit of liability.

2. Limits of Liability

\$10,000,000 each claim
\$10,000,000 annual aggregate

3. Deductible

\$5,000 per claim

4. Insureds

Covered by the policy are pastors and other employees, trustees, officers, volunteers, committee members, and the church itself.

International Coverage

Coverage for international travel for employees and liability arising out of international bodily injury or property damage liability:

1. Foreign Bodily Injury or Property Damage Liability \$1,000,000
2. Excess Foreign Automobile Liability \$1,000,000
Excess over locally required coverage
3. Employee Accident Medical Expense \$10,000 and Death or Dismemberment \$100,000
4. Workers' Compensation \$1,000,000
Emergency International Assistance Service and Repatriation \$1,000,000

Changes / New Exposures

It is important that you notify us of any changes, which might create a property or liability exposure difference. This includes vacant properties (other than parsonages), new construction and major renovations.

Who to Notify

For any changes, including those which may seem inconsequential to you, please notify your Fred C. Church service team. Please call us if you are not sure whether something requires notification.

What We Need to Know About

Please let us know about any of the following:

- Building changes – new construction, renovations, repairs, and demolitions that exceed 10% of the value of the property.
- Other property – substantial purchases or gifts of furniture, office equipment, computers, athletic and playground equipment, fine arts, musical instruments, etc. which increase your values.
- Operations changes – new activities which might produce a risk of liability, such as camps, schools, day care or church-sponsored special trips.
- Tenants – outside organizations which use your church on a one-time or regular basis and whose activities might increase the likelihood of personal injury or property damage.
- All other – anything which might possibly constitute a major physical or operational change to your current program or physical plant.

Most of these changes will be covered – some automatically and some with specific handling, including a separate premium charge for your church. However, some will not; it is critical that you let us know.

Claims & Losses

What to Do Immediately

Your first response to any real or potential loss – property damage, personal injury, criminal act, etc. – should be to minimize further loss (e.g. call the Fire Department, secure endangered valuables). Using common sense and whatever resources are available immediately, do whatever you can to stabilize the situation and prevent more damage.

Should the incident involve personal injury or damage to someone else's property, get as much information as possible right away. You should at least get their name, address, telephone number, and their description of what happened; ideally you should get similar information from one or more witnesses.

Then, and as soon as possible, you should notify us.

Who to Notify

Please report any property or liability claim – regardless of location, type or size – to Fred C. Church's Claims Reporting Unit:

- Normal Business Hours: 800-225-1865 extension 7242
- After Hours and Weekends: 800-225-1865 our answering service will contact us for you

All property and liability claims – even *potential* losses such as the threat of a lawsuit – should be reported directly to Fred C. Church. Please remember that your property damage deductible is \$1,000 – there is no need to report those losses, which do not and will not exceed the deductible. Church Mutual's claims team has a dedicated staff for the churches of the New England Conference; a member of this claims team can be reached 24-hours every day. In the event you need to contact Church Mutual directly, call: 800-554-2642.

When in doubt, call us and we can talk about it.

**Please report any Workers' Compensation Claim directly to Church Mutual:
Before seeking Medical Attention call Church Mutual Nurse Hotline 844-322-4662**

- If After getting medical attention please report by telephone 800-554-2642 (Select Option 2)
- Or, Send the First Report form by FAX 715-539-4651 or Email to: claims@churchmutual.com
- **First Report of Injury forms can be obtained at:** www.churchmutual.com "Contact Us" or "For our Customers" sections left side of page

Please report any actual or potential claim regarding Trustees and Officers Liability as soon as possible to:

William Burnside, II, Treasurer and Director of Administrative Services
New England Conference, Lawrence, MA 978-682-8055 extension 110

Chris Duble, Chief Executive Officer
Fred C. Church Insurance, Lowell, MA 800-225-1865 extension 7225

What To Expect

Once you report a claim, Church Mutual and Fred C. Church commit to the following:

- *Central Control* – centralized Church Mutual claims service team dedicated to the New England Conference will oversee the handling of all claims.
- *Major Claims* – telephone response within 15 minutes all day, every day, on claims involving major property damage or severe injury.
- *All other Claims* – A Church Mutual representative will be assigned and in contact with you on every claim within 24 hours of reporting. If reported during normal business hours (8:30 a.m. to 5:00 p.m., Monday - Friday), you can expect telephone response within one hour of reporting.
- *Local Service* - a specialist will be assigned by Church Mutual to work with you to adjust the claim.
- Specific Claims Handling By Coverage
 1. Property
 - Major Loss – immediate, on-site response, 24-hours/7days a week.
 - All Other
 - Acknowledgement within 1 hour;
 - Assigned claims representative in 24 hours;
 - Representative will always visit on-site if you want, even on small claims;
 - If easier, Church Mutual will accept estimate from church's contractor on non-major loss;
 - Church Mutual will provide names of specialized contractors and suppliers (e.g. steeple repair, church pews) upon request.
 - Water damage claims may be referred to Code Blue for remediation work
 2. General Liability
 - Representative will contact church pastor within 24 hours for details and discussion of claims-handling strategy.
 - Church Mutual will contact third party claimant only after discussion with pastor to be sure church perspective on what happened is clearly understood.
 3. Workers' Compensation
 - A claim should be reported directly to Church Mutual any time a church employee, including the pastor, becomes sick or injured because of – and while on – church business.
 - The Church Mutual Nurse Hotline is 844-322-4662 and is available 24/7. Please call at the time of injury so they can provide guidance on appropriate treatment.
 - Church Mutual provides immediate early intervention and coordination with preferred medical providers, nurse case management, return to work/light duty programs, and other options.
 - If reporting after the injury, report by telephone 800-554-2642 (Select Option 2) or FAX First Report of Injury form to: 715-539-4651 or, email to claims@churchmutual.com
 - Assigned claims representative will contact the church and injured employee within 24 hours after receipt of the first report of injury.
 - Church Mutual will coordinate any state-specific reporting requirements.

4. Trustees & Officers Liability

- Confidential treatment of all claim information by claims adjusters and attorneys.
- Coverage for legal defense costs up to the policy limit of liability on all covered claims.
- Definition of Claim:
“...means any demand made upon the insured for monetary damages, whether formal or informal, written or oral, as a result of a wrongful act.”

- *Church Mutual Assistance*

Church Mutual has claims staff dedicated to the United Methodist churches, and will be notified by Fred C. Church about every claim.

Church Mutual and Great American have well-deserved reputations for fair and responsive claims settlement. However, should you have any questions or concerns about how a claim is being handled, we stand ready as your advocate.

Please feel free to call: **Deanna Bullock, Claims Manager** **800-225-1865 extension 7242**

Certificates of Insurance

Certificates of Insurance are becoming a frequently-used risk management tool for many businesses and organizations. You will be required by others to provide them, and you should be asking for them in certain situations.

What are they

A Certificate of Insurance is simply evidence that an insurance policy exists, typically presented by the insured on that policy to an outside party who has some financial interest in the policy's coverage.

When You Should Request a Certificate

You can and should request a certificate from any organization or individual – especially a tenant or a contractor – who is using or working on your premises, equipment or other property.

You should require that both your church and “The New England Annual Conference of The United Methodist Church” – be named as *additional insured* on their liability policies.

You should always request a certificate evidencing General Liability and – when appropriate – Workers' Compensation (if their employees will be on your property or doing any work for you) and Automobile Liability (if they will be using their vehicles) or Sexual Abuse (if they have children on your property).

By making these requests and obtaining certificates, you will be accomplishing two important risk management objectives. First, you will be sure that they indeed have insurance to respond to an accident or lawsuit; otherwise, you could suffer financially. Second, if your church gets named in a lawsuit even though there was no negligence on your part, their policy will cover you – if you are named as an additional insured on their policy.

When Someone Requests a Certificate from You

Should another organization request a Certificate from you, simply contact your Fred C. Church service team. We will send it right out – one copy directly to the certificate holder, and one for you.

Examples of situations where you might be required to produce a Certificate of Insurance include:

- Bank which holds a mortgage or lien on your property,
- Leasing company who is leasing office or other equipment to you,
- Event at which you will be exhibiting or having a booth, table or display – such as a crafts fair or town day.

When you request the certificate, please try to let us know:

1. Name and address of the organization making the request, including specific individual who should receive Certificate if necessary.
2. Reason for the certificate.
3. What policies of yours they require evidence of, and any specific requests for limits of liability or coverages.
4. If they want to be named as an “Additional Insured.”
5. Any other special instructions.

Church Mutual / Fred C. Church Visits

We want to help you with your risk control efforts, we want to see your church, and we want to meet you. All of these will be accomplished as representatives of Church Mutual and Fred C. Church come to visit.

When & Why We Will Visit You

Church Mutual's loss control representatives will be visiting churches throughout the Conference on a regular basis. Their primary objective is to better understand the risks that they are underwriting. Specifically, they want to check on the values and condition of your church and any other buildings; review maintenance programs and planned construction; evaluate your safety and operations; and – very importantly – answer your questions and address your concerns.

Fred C. Church staff will also visit certain churches to get to know you and your insurance/risk management needs.

What to Expect

Visits should last anywhere from 1-2 hours and in most cases will be with the pastor. However, we would welcome the opportunity to meet with any other members of the church – e.g. trustees or employees who have an interest in risk management.

We will not show up unannounced. Visits will only be made as pre-arranged appointments. Upon arriving, Church Mutual and Fred C. Church staff will ask for the individual with whom the appointment was made, introduce themselves and their organization, and present you with a business card.

We will call the church ahead to make an appointment – all we ask is that you call us back!

If you have any questions or concerns on someone who contacts you concerning an insurance matter, please don't hesitate to call us.

Safety Resources

Church Mutual has many informative articles to assist you with risk management. Please check out the "Safety Resources" section of their web site; www.churchmutual.com. Should you need your client account number to access Church Mutual resources, please contact Patty Smith at Fred C. Church Insurance, 978-322-7217.

If there is something specific you are looking for and cannot find, don't hesitate to contact our office for assistance. Fred C. Church has in house Risk Management Specialists available to help you. You can contact the head of that team directly;

Marcy Bauers, Senior Risk Management Consultant, 978-322-7271
or toll free at 800-225-1875 ext 7271
Email mbauers@fredcchurch.com

Church Mutual also has a Risk control Consulting and Research Center available to assist with your needs. They can be reached by phone at 800-554-2642 (Option 4) Extension 5213.

Most Common Concerns

Based on our prior client work with churches and other non-profit organizations, as well as the many calls we have had from members of the New England Conference since 1998, we know there are some commonly asked questions.

Here are the ones we get most frequently with answers we hope you will find clear and helpful (if not, please call us):

Q What changes do we need to notify you about?

A Any changes to your buildings or property; new construction or major renovation, any new activities which might produce a risk of liability; and any other significant differences to your current church operations.

Q Will changes at our church change our premium?

A. Possibly. Your premium may be adjusted based on new or sold locations if the value change is over \$1,000,000. Other changes will most likely have no impact on your premium until the program renewal date.

Q. Is there coverage for the pastor's personal property or liability?

A. No. Only business property of the pastor is insured through our program, and is limited to a maximum of \$25,000. It does not provide any personal liability coverage. You should have your own homeowners or tenants insurance.

Q. If we request a Certificate of Insurance from a group using the church and they do not have insurance, does that mean we need to end this program?

A. No – many small groups and outreach programs have neither insurance nor assets. Use your good judgment, but is okay not to get Insurance Certificates from everyone. Please call Fred C. Church staff to discuss individual situations.

Q Following a loss control visit by Church Mutual to our church, will they send us a written report of their findings? Also, how will our insurance coverage be affected by whether or not we comply with the recommendations?

A. You will always receive a written report following a loss control visit. Recommendations will generally be advisory, and you can decide if, when, and how to implement. Occasionally there could be a mandatory recommendation, which you should implement, but you should call Fred C. Church to discuss if you feel it is unreasonable. It is expected that you will provide a written response to Church Mutual on the status of their recommendations.

Q. Where and how can we obtain a hard copy of this booklet?

A. Call Fred C. Church – we will be glad to send you a booklet by email or paper mail. This booklet is also on the Conference web site: <http://www.neumc.org/propertyworkerscompensationinsurance>

Q. How are Daycare Programs covered?

A. This program covers all church-run daycare programs, nursery schools, etc. General and Umbrella Liability, Non-Owned Automobile Liability and Workers' Compensation coverages all apply at the full policy limits. Sexual Molestation is provided on the General Liability policy up to a limit of \$5,000,000.

However, you must notify us of any state licensed church owned or operated daycare or school operation.

Q. What if our church has property of significant and unique value, such as a particularly valuable painting or statue?

A. Fine Arts are insured at a limit of \$15,000 any one occurrence on the Church Mutual policy. Should you wish to review your coverage limit, please contact Fred C. Church.

Q. How do we contact the Conference Insurance Committee if we have comments about Church Mutual, Chubb, Fred C. Church or the program in general – positive, constructive, or otherwise?

A. We would greatly appreciate your feedback – please contact the Chair of the Conference Insurance Committee (LaVergne Randolph – telephone 617-969-6168, e-mail lvrandolphjr@gmail.com)

Q. How will Chubb handle state-required boiler inspections?

A. All state-required boiler inspections will be done, at no cost to your church, through this insurance program. You should know that Boiler & Machinery insurance is quite specialized and only underwritten by a few insurers. Chubb Group is one of the largest Boiler & Machinery insurers in the world. Chubb will be doing all inspections for the Conference program. Should you need a boiler inspected please contact our office. In some states, there is a fee charged by the state department for issuance of the inspection certificate. This cost is outside of the insurance program.

Q. What if we have a building which is not being used?

A. A "vacant" building is: unoccupied, empty of contents, or not used or maintained on a regular basis. Buildings under construction are NOT considered vacant.

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs, then loss or damage from the following causes are not covered:

- (a) Vandalism;
- (b) Sprinkler leakage, unless you have protected the system against freezing;
- (c) Building glass breakage;
- (d) Water damage;
- (e) Theft; or
- (f) Attempted theft.

With respect to loss from any other covered cause, the amount paid is reduced by 15%.

(Exception in Massachusetts, losses caused by fire or lightning are not covered if the building is vacant for 30 consecutive days or more)

Please be sure to check your buildings on a regular basis and let us know if you have any concerns about it being considered vacant.

The vacancy restriction does not apply to parsonages

(Exception in Massachusetts restriction applies to losses caused by fire or lightning if the parsonage is vacant for more than 60 consecutive days).

Organizational Profiles

Fred C. Church Insurance

Fred C. Church, Inc. is an independent insurance agency headquartered in Lowell, Massachusetts. From offices throughout the Merrimack Valley, New Hampshire and Connecticut, we have served clients in all parts of New England since our founding in 1865.

With over 150 employees working in 9 offices, we provide insurance, employee benefits, and risk management expertise for individuals, corporations, associations, and other organizations.

Combining strengths of our community involvement and outstanding service, Fred C. Church has a long history of commitment to non-profit organizations. Our clients include hospitals and other healthcare providers; museums and cultural institutions; schools and colleges; and, of course, churches and other religious organizations. We are proud of our association with so many not-for-profit entities, and committed to helping non-profit organizations in New England continue their good work through financial strength and intelligent risk management.

Church Mutual

Church Mutual was founded on March 4, 1897, by two Lutheran pastors and eight laymen from two Merrill, Wisconsin congregations. The company's first policy was written on June 3 of that year.

For over 115 years, Church Mutual has specialized in insurance for religious organizations. Their market also includes religious related schools, camps, denominational offices, and senior living facilities. Their customers now number more than 100,000 religious institutions of all denominations. Church Mutual is the largest insurer of churches and other religious institutions in the United States.

Church Mutual markets most lines of commercial property and liability insurance, including multiple-peril, workers' compensation, professional liability, and commercial auto insurance. They do not offer life or health insurance.

NEW ENGLAND CONFERENCE OF THE UNITED METHODIST CHURCH
INCIDENT REPORT (PLEASE REPORT WORKERS COMPENSATION CLAIMS DIRECTLY
SEE PAGE 8 OF THE BOOKLET FOR REPORTING INSTRUCTIONS)

INJURED PERSON:

NAME: _____
ADDRESS: _____
TELEPHONE: _____

THE INJURY: NATURE & EXTENT OF INJURY

DID THIS OCCUR ON CHURCH OWNED PROPERTY (YES, NO, LOCATION)? _____

WHAT WAS THE PERSON DOING WHEN HURT?

EMERGENCY PROCEDURES FOLLOWED AT TIME OF INCIDENT:

WITNESSES: NAMES & TELEPHONE NUMBERS

1. _____
2. _____
3. _____

WHO SHOULD WE CONTACT FOR MORE INFORMATION?

NAME: _____ TELEPHONE: _____

IS THE INJURED PERSON AN: EMPLOYEE VOLUNTEER GUEST, VISITOR OR WORSHIPPER

SUBMITTED BY:

INDIVIDUAL: _____
CHURCH: _____
LOCATION: _____
TELEPHONE: _____

SEND THIS REPORT TO: FRED C. CHURCH, 41 WELLMAN STREET, LOWELL, MA 01851
TEL: 800-225-1865 OR FAX: 978-454-1865

FOR SERIOUS CLAIMS: CHURCH MUTUAL 800-554-2642